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PTO/SB/21 (modified)

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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office		Application Number	09/675,992
TRANSMITTAL FORM <i>(to be used for all correspondence during pendency of filed application)</i>		Filing Date	September 29, 2000	
		First Named Inventor	Walter Lee et al.	
		Confirmation No.	1738	
		Group Art Unit Number	2166	
		Examiner Name	Not yet known	
		Total Number of Pages in This Submission	4**	Attorney Docket Number

ENCLOSURES (check all that apply)

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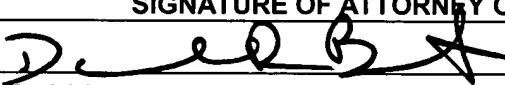
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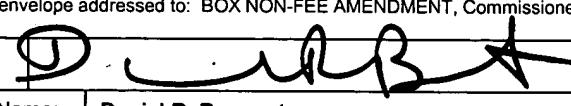
REMARKS: ** IDS references are not included in the total pages submitted.

SIGNATURE OF ATTORNEY OR AGENT

Signature:		
Attorney/Reg. No.:	Daniel R. Brownstone, Registration No. 46,581	Dated: 25 Sept '02

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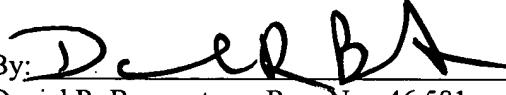
APPLICANT(S): Walter Lee et al.
APPLICATION NO.: 09/675,992
FILING DATE: September 29, 2000
TITLE: Score Based Decisioning
CONFIRMATION NO.: 1738
EXAMINER: Not yet known
GROUP ART UNIT: 2166
ATTY. DKT. NO.: 13553-05122

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SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449/PTO-8A listing references for consideration by the Examiner. Enclosed is a copy of each listed reference that may be material to the examination of this application, and for which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

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Applicant submits that no fee is required for the consideration of this Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,

WALTER W. LEE, DANIEL SHOHAM, WESLEY K. WILHELM, JOSEPH, P. MILANA AND ALAN P.JOST

Dated: 25 Sept 2002

By: 

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application No.	09/675,992
				Filing Date	September 29, 2000
				First Named Inventor	Walter Lee et al.
				Art Unit	2166
				Examiner Name	Not yet known
Sheet	1	of	1	Attorney Docket Number	13553-05122

U.S. PATENT DOCUMENTS					
		Document No.			
Examiner Initials*	Cite No. ¹	Number – Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	
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OTHER REFERENCES – NON-PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ⁶
	C1	Humpert, B., <i>Neurocomputing in Financial Services</i> , Expert Systems for Information Management, Vol. 2, No. 3, pp.172-199 (1989).			
	C2	O'Heney, S., <i>Banks Finally Solve AI Mystery</i> , Computers in Banking (1990).			

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